

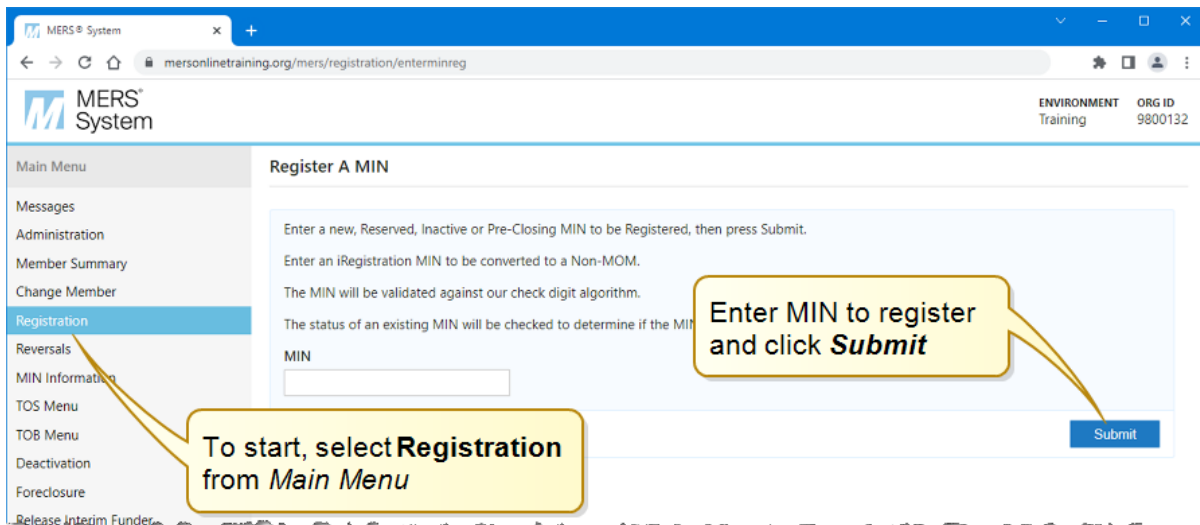
## Registration

The Registration transaction is used to enter the required information on the MERS® System to report that a MERS Loan exists. The result of a successful Registration is the creation of a MIN Record for the loan. Register a MOM Loan no later than 7 calendar days after the Note Date (or Funding Date as applicable for refinance loans or in escrow states). Register a Non-MOM Loan no later than 7 calendar days after the *Assignment to MERS* or *UCC-3* was executed. The purchaser of an unregistered MERS Loan (MOM, Non-MOM) must take the necessary steps to ensure that it is registered on the MERS® System no later than 7 calendar days after the date upon which the purchaser begins servicing the loan on its System of Record.

### Reports:

- *Seasoned Registration Verification Report (RA)*: Optional daily report that lists all MIN Records that were successfully registered by the seasoned Registration transaction for the current reporting day.
- *Seasoned Registration Rejects/Warnings Report (RB)*: Mandatory daily report that lists all MIN Records where a warning or error occurred in the processing of a seasoned Registration transaction through the Flat-File Interface for the current reporting day.
- *Registration Verification Report (RF)*: Optional daily report that lists all MIN Records that were successfully registered by the flow Registration transaction for the current reporting day.
- *Registration Rejects/Warnings Report (RG)*: Mandatory daily report that lists all MIN Records where a warning or error occurred in the processing of a Registration through the Flat-File Interface for the current reporting day.
- *MINs for the Same Primary Borrower, Property, and Lien Daily Report (RH)*: Mandatory daily report that lists all MIN Records that have the same current primary borrower SSN, property, and first lien as another active MIN Record.
- *MINs for the Same Primary Borrower, Property, and Lien Monthly Report (RI)*: Mandatory, monthly cumulative report that lists all MIN Records that have the same current primary borrower SSN, property, and first lien as another active MIN Record.

### MERS® System Guides:



The screenshot shows the MERS System web interface. The browser address bar displays `mersonlinetraining.org/mers/registration/enterminreg`. The page header includes the MERS System logo and the text "ENVIRONMENT Training" and "ORG ID 9800132". A left-hand navigation menu lists various options, with "Registration" highlighted. The main content area is titled "Register A MIN" and contains instructions: "Enter a new, Reserved, Inactive or Pre-Closing MIN to be Registered, then press Submit." and "Enter an iRegistration MIN to be converted to a Non-MOM. The MIN will be validated against our check digit algorithm. The status of an existing MIN will be checked to determine if the MIN". Below the instructions is a text input field labeled "MIN" and a blue "Submit" button. Two yellow callout boxes provide guidance: one points to the "Registration" menu item with the text "To start, select Registration from Main Menu", and the other points to the "Submit" button with the text "Enter MIN to register and click **Submit**".

## Loan Section

MERS® System

ENVIRONMENT Training ORG ID 9800132

Main Menu

Registration Details For 9800132-4646837219-5

\*indicates required fields

LOAN Borrower Property Legal Description Miscellaneous Mod A

PRIMARY Associated Members

Lien type\*  
1st Lien

Funding Date

Note Date

Note Amount\*

Owner Occupied\*  
☐ Yes  
☐ No

FHA/VA/MI

MOM Indicator\*  
☒ MOM  
☐ Non-MOM  
☐ iRegistration

The 'Pre-Closing' Indicator can be set to 'Yes' if the loan has not closed.

Pre-Closing\*  
☐ Yes  
☒ No

Select Lien Type

Select Note Date

Enter Note Amount

Select Funding Date if different from Note Date

Set Owner Occupied flag

Select MOM Indicator

Select Pre-Closing indicator

Enter FHA/VA/MI number if available

## Primary Member Section

If Originating Org is not a Member, enter their name in the Original Note Holder field. Originating Org

Originating OrgID [Org List](#)  
9800132

Original Note Holder

Organization ID's for associated organizations. Click on the labels for a listing of the appropriate ID's for each category.

Servicer [Org List](#) \*  
9800132

Subservicer [Org List](#)

Investor [Org List](#) \*  
9800103

Custodian [Org List](#)  
9800123

Interim Funder [Org List](#)  
9800180

Servicer and Investor are required

Enter Originating Org ID (Member originator) or Original Note Holder (Non- Member originator)

Enter Subservicer & Custodian Org IDs if applicable

Enter Interim Funder Org ID if required by warehouse lender

## Associated Member Section

Primary **ASSOCIATED MEMBERS** Borrower

Collateral Agent [Org List](#)  
9800603

FHLB/FRB [Org List](#)  
9800336

Government Housing Agency [Org List](#)  
9800704

Master Servicer [Org List](#)  
9800567

Trustee [Org List](#)  
9800103

Warehouse/Gestation Lender [Org List](#)  
9800103

Alternate Custodian 1 [Org List](#)  
9898923

Alternate Custodian 2 [Org List](#)

Alternate Custodian 3 [Org List](#)

Alternate Custodian 4 [Org List](#)

Participation Investor 1 [Org List](#)  
9815098

Participation Investor 3 [Org List](#)

Participation Investor 4 [Org List](#)

Enter Associated Members as needed

Enter Org ID or use link to select Org ID from list of all Members assigned that LOB

## Borrower Section

Loan **BORROWER** Property Legal Description Miscellaneous Mod Agree

Please enter Corporate Name or Individual information.

Primary

Corporate Name

- OR -

First Name\*  
Ivan

Middle Name  
Riesin

Last Name\*  
Haus

Name Suffix  
III

Social Security Number\*  
XXXXXXXXXX

Enter SSSN or TIN

Co-Borrower

Corporate Name

- OR -

First Name\*  
Assumed

Middle Name

Last Name\*  
Owner

Name Suffix

Social Security Number  
XXXXXXXXXX

Enter SSSN or TIN

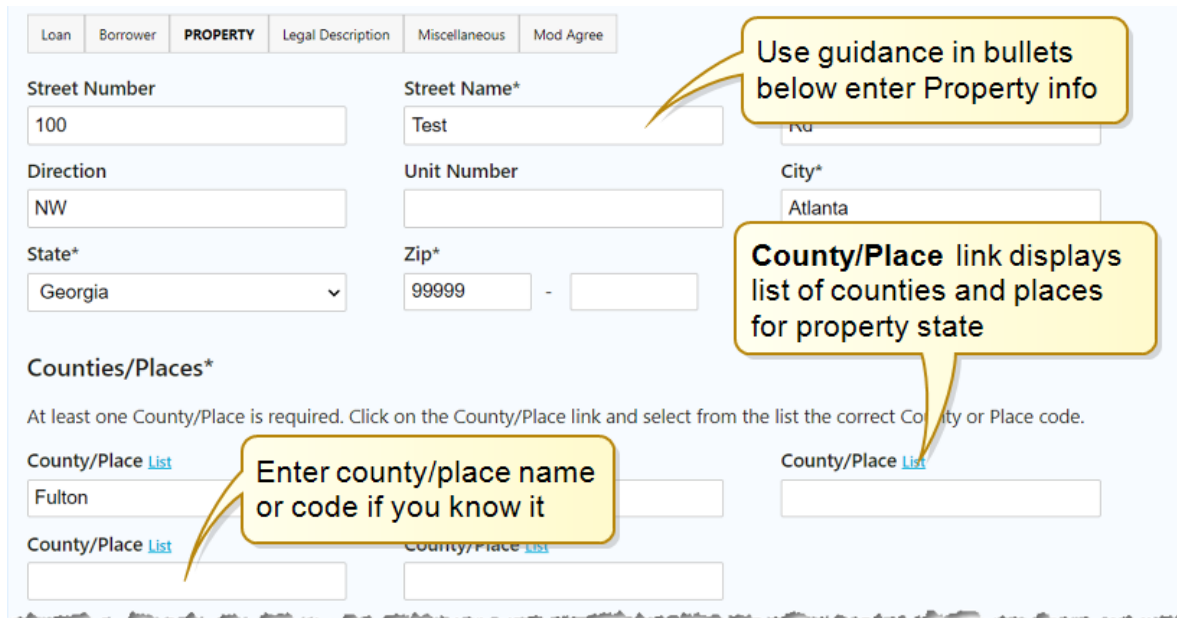
Primary Borrower info is required

Enter Borrower info as listed on your internal system

Enter up to 3 Co-Borrowers. Use MIN Update to enter additional co-borrowers after Registration

- Only one current Primary Borrower and one original Primary Borrower (if an *Assumption*) are allowed.
- One Primary Borrower and up to three Co-Borrowers are allowed during Registration. Add additional Co-Borrowers post registration using the *MIN Update* transaction.
- Borrowers and co-borrowers cannot have the same Corporation Name or Social Security Number as another borrower or co-borrower on the MIN.
- Use **Corporate Name** for a company, trustee, other non-individual, or for a mononymous individual borrower (person with only one name).

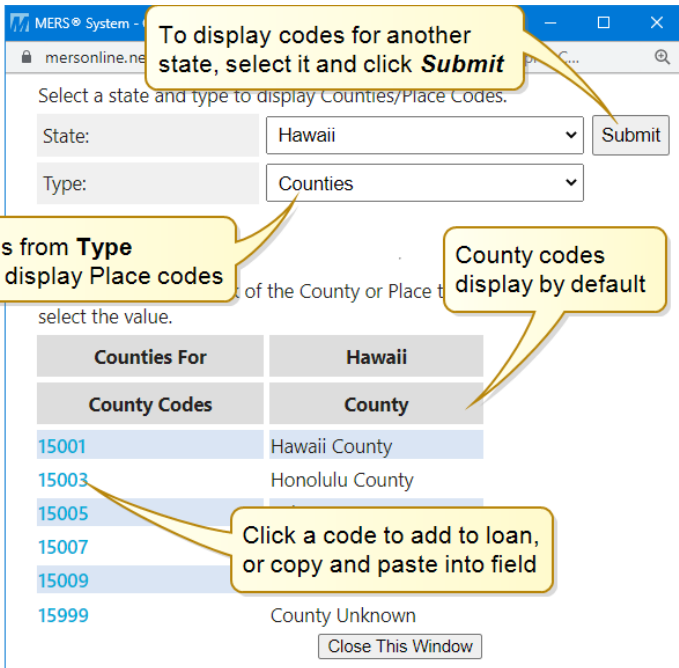
## Property Section



The screenshot shows the 'PROPERTY' tab in the MERS registration system. The form includes fields for Street Number (100), Street Name\* (Test), Direction (NW), Unit Number, City\* (Atlanta), State\* (Georgia), and Zip\* (99999). Below these is the 'Counties/Places\*' section, which contains a 'County/Place List' link and a text input field with 'Fulton' entered. Callouts provide additional guidance: 'Use guidance in bullets below enter Property info' points to the top of the form; 'County/Place link displays list of counties and places for property state' points to the 'County/Place List' link; and 'Enter county/place name or code if you know it' points to the text input field.

- If the direction displays after the street name on your System of Record (e.g. Winter South), enter it in the **Street Name** field instead of the **Direction** field.
- If direction displays after the designator (e.g. Landing Road North), enter all three in the **Street Name** field.
- The **Counties/Places** section contains the name of the county or place identifier for the property. When possible, use the County or Place code to reduce the possibility of **County Unknown** warnings in your transactions. The list of acceptable County and Place codes is available on our [Member website](#).
- When the **County/Place List** link is clicked, the following pop up displays the list of County and Place codes associated with the state provided for the property address.

## County/Place Codes Pop-up



**To display codes for another state, select it and click **Submit****

Select a state and type to display Counties/Place Codes.

State:

Type:

**Select Places from **Type** dropdown to display Place codes**

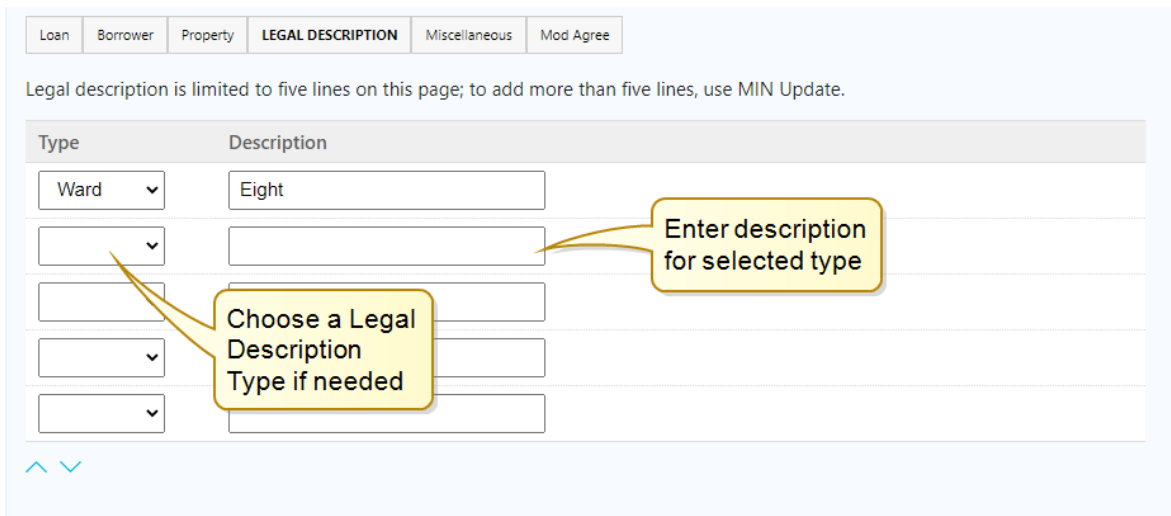
**County codes display by default**

select the value.

Counties For	Hawaii
County Codes	County
15001	Hawaii County
15003	Honolulu County
15005	
15007	
15009	
15999	County Unknown

**Click a code to add to loan, or copy and paste into field**

## Legal Description Section (not required)



Loan Borrower Property **LEGAL DESCRIPTION** Miscellaneous Mod Agree

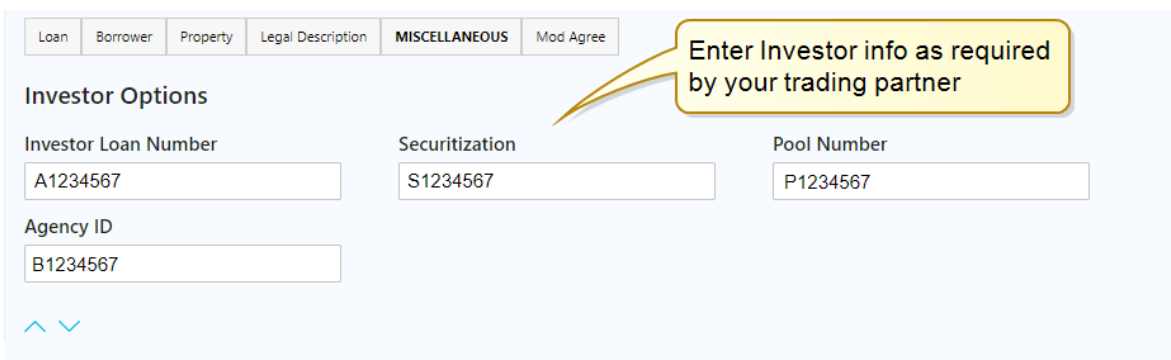
Legal description is limited to five lines on this page; to add more than five lines, use MIN Update.

Type	Description
Ward <input type="text"/>	Eight <input type="text"/>
<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>

**Enter description for selected type**

**Choose a Legal Description Type if needed**

## Miscellaneous Section



Loan Borrower Property Legal Description **MISCELLANEOUS** Mod Agree

**Investor Options**

Investor Loan Number

Securitization

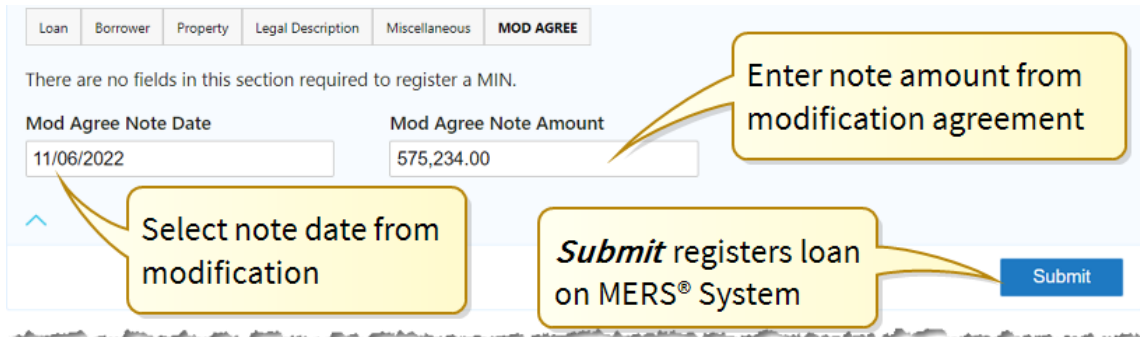
Pool Number

Agency ID

**Enter Investor info as required by your trading partner**

If the named Investor requires Agency ID, the Servicer must provide its Agency ID either at the MIN level or in its Member Profile (which will populate the MIN with that Agency ID). If the required Agency ID is not manually entered or auto-populated, the *Registration* rejects. Enter your Agency ID on the MIN Record or add it to your Member Profile.

## Mod Agree Section



The screenshot shows the 'MOD AGREE' tab in the MERS system. It contains two input fields: 'Mod Agree Note Date' with the value '11/06/2022' and 'Mod Agree Note Amount' with the value '575,234.00'. A blue 'Submit' button is located at the bottom right. Three yellow callout boxes provide instructions: one points to the date field saying 'Select note date from modification', another points to the amount field saying 'Enter note amount from modification agreement', and a third points to the submit button saying 'Submit registers loan on MERS® System'.

Loan	Borrower	Property	Legal Description	Miscellaneous	MOD AGREE
There are no fields in this section required to register a MIN.					
Mod Agree Note Date		Mod Agree Note Amount			
11/06/2022		575,234.00			
					Submit